

City of Riverside

Employee Online Benefits Open Enrollment Guide For 2 0 0 9

Helpful Hints

for Making Your 2009 Benefit Elections

Before you make your elections through Employee Online, our online benefits enrollment system, consider these steps.

I. Dependent Verification.

In order to ensure accuracy of dependent information, review and verify the dependents which are currently enrolled on your plans. Entitlement to dependent coverage is contingent on your dependent's ability to satisfy and continue to satisfy the definition of "eligible dependent" under City policy. If you will be **adding** any eligible dependents to your 2009 Medical and/or Dental plan, you will need to submit proof of eligibility documentation to the Human Resources Department on or before **November 21**st, **2008**. Detailed information pertaining to types of documentation required for adding eligible dependents can be found on the Human Resources Benefit website.

Proof of documentation is **NOT** required for **eligible** existing dependents or when changing to a different Medical and/or Dental plan.

2. Review your Current Enrollment Information.

Log on to Employee Online to view your current 2008 benefit elections. If you are *not* going to make any changes to your current Medical and/or Dental plans or re-enroll in the Flexible Spending Account (FSA) Health Care or Dependent Care Expense Account programs, it is not necessary for you to complete an online enrollment; your existing Medical and/or Dental plans will carry over for 2009.

If you are currently enrolled in a 2008 Flexible Spending Account, your enrollment for 2009 is <u>not</u> automatic – you <u>must</u> re-enroll for 2009 if you want to participate.

If you want to participate in the Health Opt-Out option (reimbursement applicable to Executives, Council, Management, General – SEIU, Confidential, IBEW, and IBEW Supervisors), you must renew your participation through the Employee Online Open Enrollment system. You will need to submit proof of coverage to the Human Resources Department by Friday, November 21, 2008.

3. Choose a Primary Care Physician (PCP).

If you are enrolling as a **new** member to Blue Cross HMO or Delta Care HMO, you will need to select a Primary Care Physician (PCP) for each covered dependent. You must first locate a doctor near you by accessing the provider's websites: please visit <u>Blue Cross</u> or <u>Delta Care</u>. To assign a PCP to your covered dependents you must contact <u>Blue Cross HMO at 1-800-227-3613</u> or <u>Delta Care HMO at 1-800-422-4234</u> any time after **December 15, 2008**. PCP selections are not required for Blue Cross-PPO, Kaiser, Delta Dental DPO or Local Advantage Dental.

4. Complete your Enrollment

Worksheet.

Before you log on to enroll using Employee Online, make sure your decisions are made and you have the information you need to enroll. Included in this guide is a worksheet you can complete to assist with your selection planning.

5. Don't Miss the Deadline!

All additions and changes must be submitted online by 5:00 PM, Friday, November 21, 2008. Open Enrollment is the only time during the calendar year during which you can make changes to your Medical, Dental, Vision, Supplemental Life, or Flexible Spending Account (FSA) plans unless you experience a *Qualifying Event*. For more information on what constitutes a *Qualifying Event*, please visit our Benefits website.

Benefits Website: http://www.riversideca.gov/human/benefits/

Preparing to Enroll Online

It's open enrollment time! This year the enrollment period is **November 3rd**, **2008** through **November 21st**, **2008**. Your new elections will go into effect on January 1, 2009. Deductions for your new plan selections will be taken beginning with your first paycheck in December 2008.

Before you log on to enroll, make sure your decisions are made and you have the information you need to enroll.

Items to Consider

- Review your benefit choices for 2009 on the City of Riverside Human Resources Benefits website and share them with your family.
- Do you need to add or drop eligible dependents?
- Will you be selecting the Health Opt-Out option? (Reimbursement only given to Executives, Council, Management, General SEIU, Confidential, IBEW, and IBEW Supervisors)
- Does your spouse's employer offer benefits?
- If you are not currently enrolled in dental, do you want to enroll this year?
- If you are enrolled in dental, do you want to change to a different plan?
- If you are not currently enrolled in medical, do you want to enroll this year?
- If you are enrolled in medical, do you want to change to a different plan?
- ❖ If you are enrolling in the Blue Cross (HMO) medical plans or DeltaCare (DHMO) dental plan, you are required to designate a Primary Care Physician (PCP).
- ❖ Do you want to enroll in a Flexible Spending Account for 2009?
- Do you want to enroll in Long Term Disability (based on Bargaining Unit)?

Dependent Information

❖ If you are adding a new dependent, you will need First Name, Middle Initial, Last Name, Social Security Number, Date of Birth, Relationship, Gender information and proof of eligibility documentation.

Choosing Your Coverage Level Option for Dental and Medical

- Employee only
- Employee + 1 (2-Party)
- Employee + 2 or More (Family)

Benefits Website: http://www.riversideca.gov/human/benefits/

Benefits Enrollment Worksheet

HEALTH PLANS	
BC HMO Preferred (High)	
BC HMO Standard (Midway)	
BC HMO Value (Low)	
BC PPO	
Kaiser Preferred (High)	
Kaiser Standard (Midway)	
Kaiser Value (Low)	
Health Opt-Out	

LOGIN INFORMATION		
Employee ID#		
Last 4 digits of SSN		

DENTAL PLANS	
DeltaCare DHMO	
Delta Dental (DPO)	
Local Advantage Dental	

Dependent Data Enrollment Information								
LAST NAME	FIRST NAME	MI	GENDER	DOB	RELATIONSHIP	SSN	HEALTH	DENTAL

NOTE: If you are adding a dependent, please review the City's medical and dental policies which are V-9 & V-10 located online within the Human Resources Personnel Policy & Procedures Manual for dependent documentation requirements. ALL required documentation must be submitted to the HR Department no later than November 21, 2008. Please write your 5 digit employee ID number on each applicable document.

Flexible Spending Account (FSA) Information (you must enroll each year to participate)				
Annual amount to contribute to the Health Care Spending Account	\$			
Annual amount to contribute to Dependent Care Spending Account \$				
(Annual amounts are pre-rated ever the entire year (24 per pay period) and deducted in equal amounts from your paychook. A				

(Annual amounts are pro-rated over the entire year (24 per pay period) and deducted in equal amounts from your paycheck. A \$3.25 per pay period administrative fee is assessed.)

Checklist for Open Enrollment

- ☐ Your 5 digit Employee ID Number
- □ Names, social security numbers, and birth dates of benefit eligible family members
- ☐ Plan Choices for Medical, Dental, and Flexible Spending Accounts (FSA)
- ☐ If you are enrolled in the Health Reimbursement Program, you will need to re-enroll for 2009
- ☐ Changes to Deferred Compensation can be done anytime throughout the year
- ☐ Turn in any required documentation to the HR Department no later than **November 21**, **2008** for dependents added during open enrollment
- ☐ Other Additional Coverage (Additional Life Insurance)

You are now ready to enroll online!

How to Enroll Online (Quick Guide)

- Step 1

 Before you start the online enrollment process, please know your City of Riverside 5 digit employee ID number and last 4 digits of your social security number. If you do not know your employee ID number or password, please call the Information Technology Help Desk at 826-5508.
- Go to http://intranet/Pages/Default.aspx. Click on Employee Online. You will be prompted to log in using your 5 digit Employee ID number and password (last 4 digits of SSN). Please be sure to attend one of our *upcoming educational sessions* where you will learn how to use the new Employee Online Open Enrollment system and get information about 2009 plan changes/rates. Computers will be made available throughout various City worksites, or you may stop by the Human Resources Department to use a computer in the training room.
- Step 3 Verify your dependents. In order to ensure accuracy of dependent information, review and verify the dependents which are currently enrolled on your plans.
- Step 4 View and select **your coverage options for the 2009 plan year.** Compare your medical plans, estimate the advantages of Flexible Spending Accounts and determine your Insurance needs.
- Step 5 Elect Your Benefits Using Employee Online follow the instructions to make your Benefits elections for 2009.
- Step 6 Verify your Open Enrollment selections. Please check your Open Enrollment Confirmation carefully before exiting the Employee Online system. If you see a problem or want to make a change, simply go back to the benefits section and modify your election.

We hope that you find all of the tools and resources useful in assisting you through this new Open Enrollment Employee Online transition. If you have any questions or concerns, please contact your Department Representative, as listed on the back of this brochure. For questions that cannot be addressed by your Department Representative, please feel free to email us at citybenefits@riversideca.gov or contact us at (951) 826-5808.

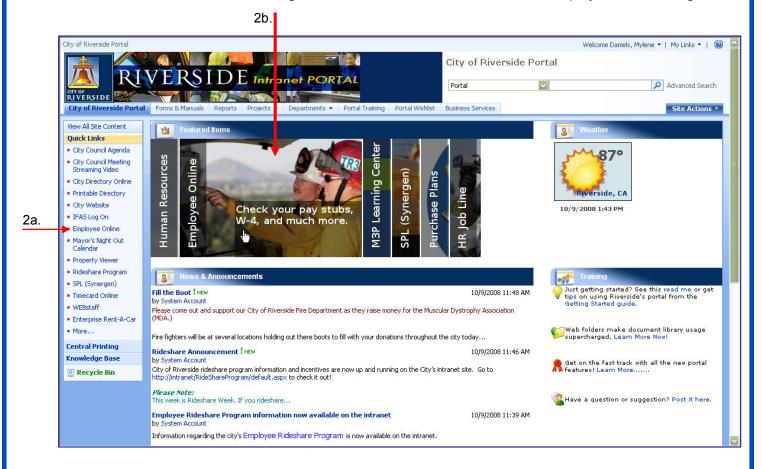
Welcome to Open Enrollment Online!

Beginning the Open Enrollment Process

During Open Enrollment you can make changes to your benefits as often as you like up until November 21st, 2008. Each time you make new selections, you will save and verify them. The benefits that have been saved and verified when Open Enrollment closes **are** the benefits that will stay in effect until the next Open Enrollment period or until you experience a qualifying event, such as a marriage, birth, or change of employment.

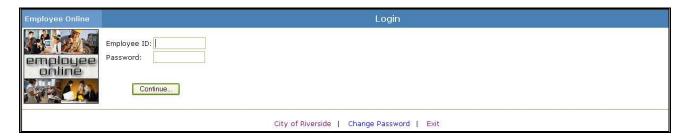
To access the Employee Online site:

- 1. Click on the Internet Explorer icon on your desktop to access the City of Riverside's Intranet portal at http://intranet/Pages/Default.aspx. You will be presented with a screen similar to the one displayed below.
- 2. You can navigate to the Employee Online site via two links on the main portal page:
 - a. From the Quick Links menu on the left side of the screen, click on the Employee Online link.
 - b. From the slideshow images under **Featured Items**, click on the Employee Online image.



LOGIN

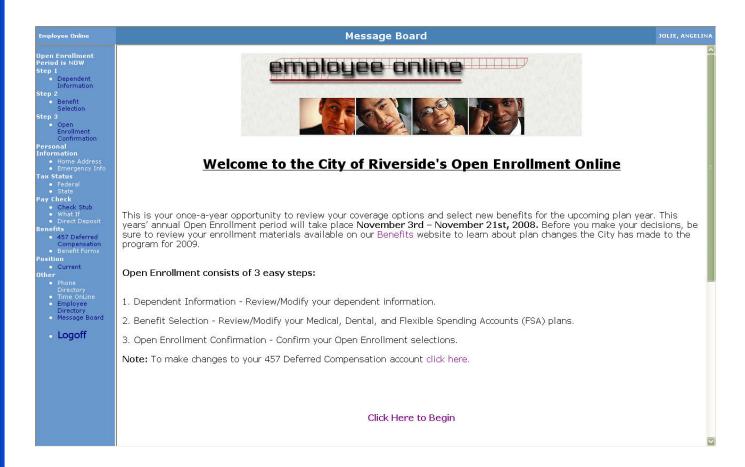
To login to the Employee Online system, key in your 5 digit Employee ID number and password (last 4 digits of SSN) on the main login screen.



<u>Note:</u> The system will <u>only</u> allow three attempts to match your password to your employee ID # otherwise it will lock you out and require an account re-set. Employees who have forgotten their passwords will need to contact the Information Technology Help Desk at 826-5508 to have it reset.

Message Board

Once you have logged on the system, Employee Online presents you with an initial side navigation menu. The default screen in Employee Online is the "**Message Board**". In addition to timely announcements, the message board will also display Special Notes.



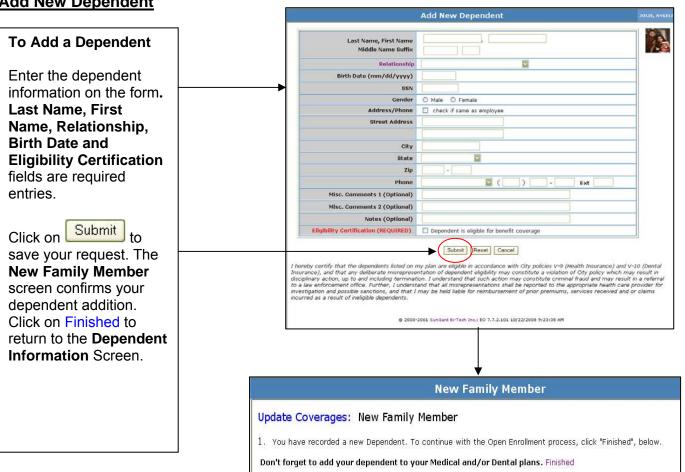
Step 1: Dependent Information

Review/Modify your dependent information

Select	Name	Relationship	Birth Date	SSN	Gender
	JOLIE, ANGELINA	EMPLOYEE	1/1/1965	111-32-7456	F
0	JOLIE, BRADLY	SPOUSE	6/10/1970	555-55-5444	М
0	JOLIE, BOB	CHILD	1/28/1990	787-97-8944	М
0	JOLIE, ZEB	CHILD	10/12/1998	111-22-4422	М
0	JOLIE, KYLIE	CHILD	4/6/2001	111-11-1116	F
		Update Reco	rd Add Record	Help	

You can add or update dependents on the Dependent Information screen by clicking on the appropriate action buttons.

Add New Dependent



Update Dependent Information

To Update a Dependent

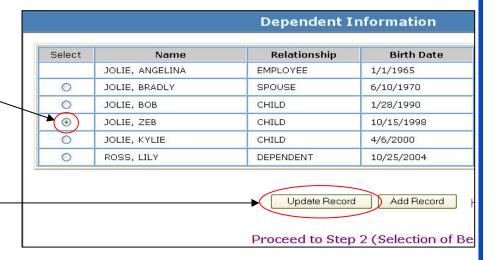
Select the **radio** button to the left of the dependent you want to update.

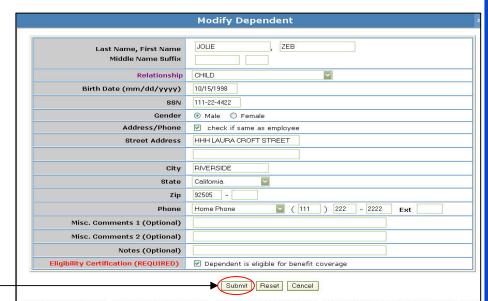
Click:

Update Record

On the Modify Dependent screen correct or update the dependent information on the form Last Name, First Name, Relationship, Birth Date and Eligibility Certification fields are required entries.

Click on Submit to save your request and return to the **Dependent**Information Screen.





I hereby certify that the dependents listed on my plan are eligible in accordance with City policies V-9 (Health Insurance) and V-10 Insurance), and that any deliberate misrepresentation of dependent eligibility may constitute a violation of City policy which may redisciplinary action, up to and including termination. I understand that such action may constitute criminal fraud and may result in a to a law enforcement office. Further, I understand that all misrepresentations shall be reported to the appropriate health care provinces investigation and possible sanctions, and that I may be held liable for reimbursement of prior premiums, services received and or coincurred as a result of ineligible dependents.

© 2000-2001 SunGard Bi-Tech Inc.; EO 7.7.2.101 10/22/2008 11:17:13 AM

Step 2: Enrolling in Medical, Dental, and FSA Benefits

Benefit Selections Screen

On the Benefit Selection screen, you will be presented with your "Current Plan" and your requested change of plans for the following plan options:

- 1. Medical
- 2. Dental
- 3. FSA Health Care
- 4. FSA Dependent Care
- 5. LTD (Depends on Bargaining Unit)

To make a change to a specific plan, click on the "Request New Enrollment" link.

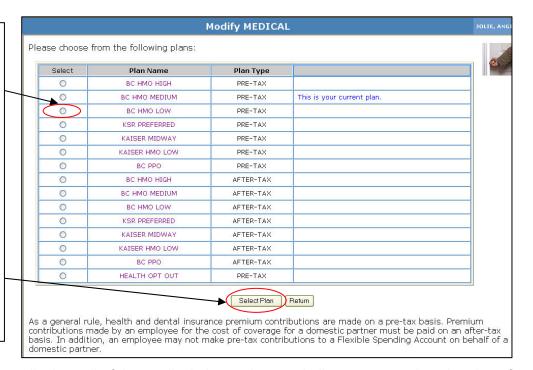


Enroll In Medical

Choose Medical Plan

If electing a new medical plan or updating an existing medical plan, click the **radio** button to the left of the plan name. If no election is made, the current election(s) will roll over for the following plan year.

Click Select Plan to continue to the Medical Coverage options.

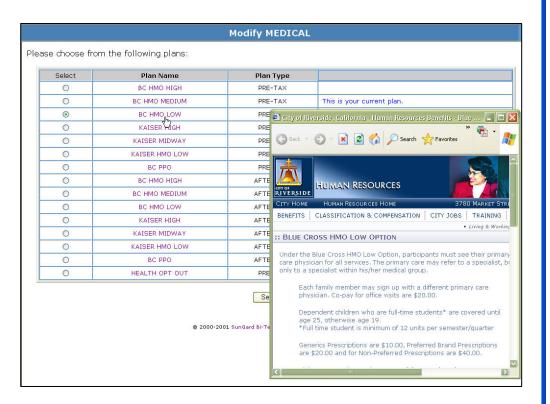


The Modify MEDICAL screen displays all of the medical plan options and allows you to select the plan of your choice. It also reminds you which plan you are currently enrolled in by noting in blue text "This is your current plan" located in the right-hand column. Depending on your bargaining unit's rules and options, you may choose to **Opt-Out** of Medical coverage, but you will need to provide proof of other group insurance in order to receive the cash option in lieu of. Or you may waive your benefit rights without showing proof of other insurance.

Enroll In Medical

Modify Medical Plan

Note: You can **click** on the Plan Name to view more details about the Plan from our Benefits website.

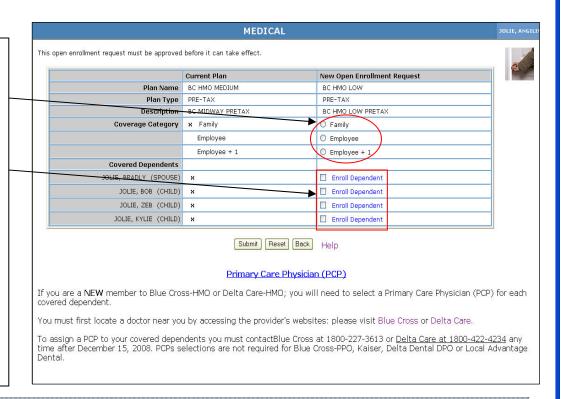


Enroll In Medical

Select Medical Coverage

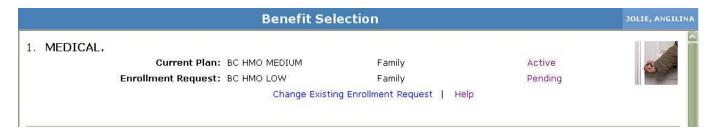
Select the **radio** button next to the coverage category you want and click on the checkbox for the dependents you want covered in your new election request.

Click on Submit to save your request and return to the Benefit Selection Screen.



Note: If you wish to **drop** an existing dependent from your Medical and/or Dental coverage you may do so if you uncheck **only** the box next to the dependent(s) you wish to remove from your existing coverage; (An unmarked checkbox next to the dependent's name will tell the system you do not want to enroll them.)

Benefit Selection Screen



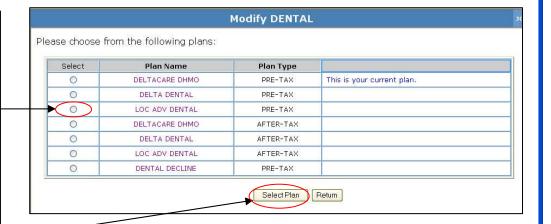
When you have submitted your request, your open enrollment information screen will change to include your new Enrollment Request information and will show that it is in **Pending** status. The pending status will stay in effect during the entire open enrollment period. That is to allow you to change your mind at any time during open enrollment. If you want to change a pending open enrollment request, simply click on the "Change Existing Enrollment Request" link to choose another plan or coverage category. To enroll or make changes to your dental coverage, proceed to "**Enroll in Dental**".

Enroll In Dental

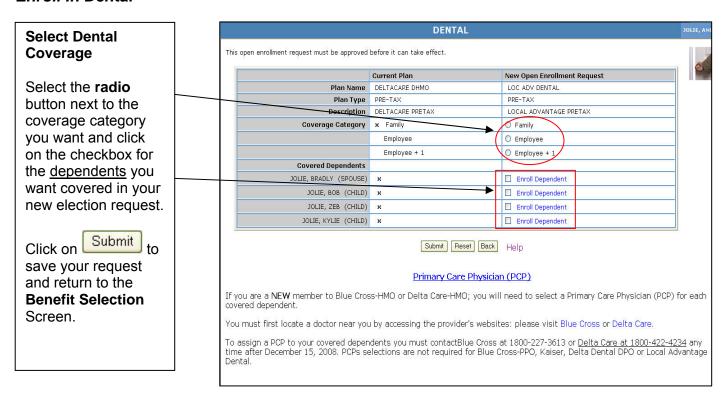
Choose Dental Plan

If electing a new dental plan or updating an existing dental plan, click the **radio** button to the left of the plan name. If no election is made, the current election(s) will roll over for the following Plan Year.

Click Select Plan to continue to the Dental Coverage options.



Enroll In Dental

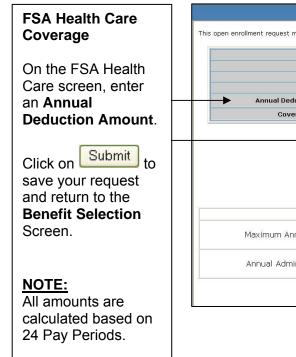


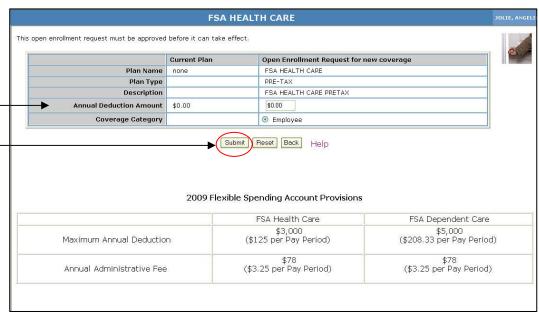
Benefit Selection Screen



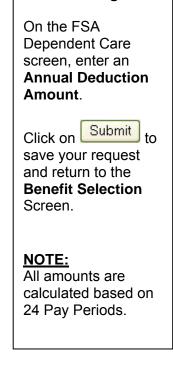
When you have submitted your request, your open enrollment information screen will change to include your new Enrollment Request information and will show that it is in **Pending** status. The pending status will stay in effect during the entire open enrollment period. That is to allow you to change your mind at any time during open enrollment. If you want to change a pending open enrollment request, simply click on the "Change Existing Enrollment Request" link to choose another plan or coverage category. To enroll or make changes to your Flexible Spending Account (FSA) Plans, proceed to "Enroll in Flexible Spending Account (FSA)".

Enroll in Flexible Spending Account (FSA)Health Care



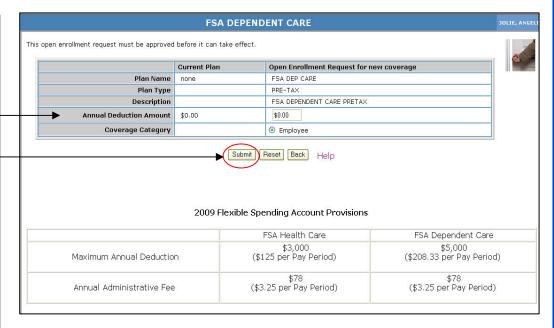


Enroll in Flexible Spending Account (FSA) Dependent Care



FSA Dependent

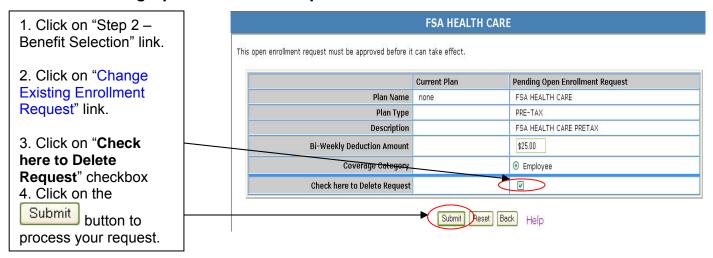
Care Coverage





Once you have submitted all of your open enrollment requests, the Benefit Selection screen will change to include your new Enrollment Request information and will show that it is in **Pending** or **Pending New** status. The pending status will stay in effect during the entire open enrollment period. That is to allow you to change your mind at any time during open enrollment. If you do want to change a pending open enrollment request simply click on the "Change Existing Enrollment Request" link to choose another plan or coverage category. To view and print out your Open Enrollment Confirmation, proceed to "**Open Enrollment Confirmation**".

Delete a "Pending Open Enrollment Request"

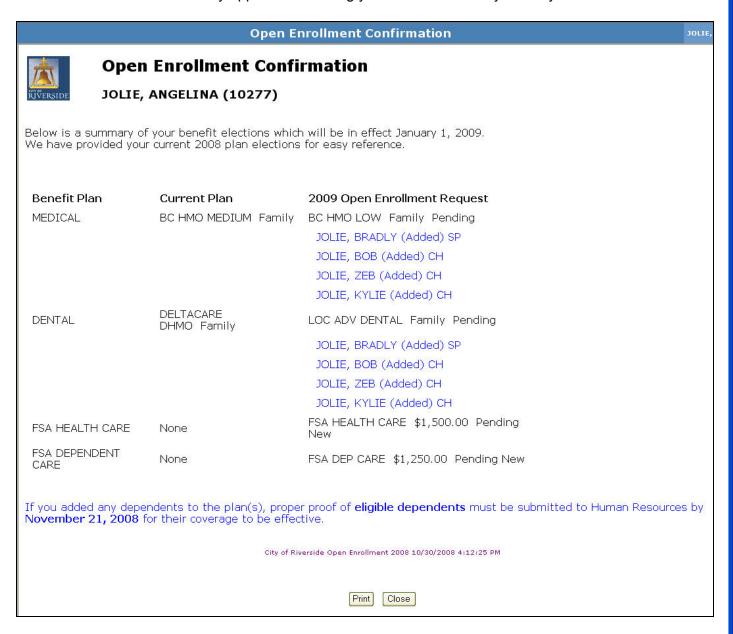


NOTE: Upon deleting your "Pending Open Enrollment Request" you will need to follow the enrollment steps above to submit a new request.

Step 3: Open Enrollment Confirmation

Open Enrollment Confirmation

Your Benefit Selection summary appears confirming you have successfully saved your selections.



Above is a confirmation message. You may wish to **<u>print</u>** a copy of your benefit summary for your records.

Logging Out

When you are finished with your Employee Online session, simply click "Logoff" in the bottom blue navigation pane.



DEPARTMENT REPRESENTATIVES

PAYROLL PERSONNEL COMMITTEE				
Department	Contact	Phone#		
General Services	An-Chi Brunton	826-2389		
Airport	Barbara McIlwaine	351-6113		
City Clerk	Sherry Morton	826-4280		
City Manager	Maureen Mitchell	826-5771		
	Angela Henson	826-2413		
Council	Maureen Mitchell	826-5771		
	Angela Henson	826-2413		
Development	Irma Serrato Krista Wollweber	826-5954 826-5381		
City Manager/Finance	Felicia Edwards	826-5660		
	Diane Garcia	826-5621		
	Jana Maurice	826-5886		
Fire	Kim Sabatello	826-5827		
Human Resources	Colene Torres	826-5948		
Legal	Susan Allen	826-5696		
Library	Christine Holzer	826-5398		
Mayor	Brenda Flowers	826-5813		
Museum	Toni Kinsman	826-5136		
Park& Recreation	Tina Lang	826-2055		
	Vicki Paz	826-2013		
Community Development	Carol Higgins	826-5556		
	Carlie Myers Tiffany Wheeler	826-5587 826-2422		
Building & Safety	Ruth Norris	826-5942		
Planning	Frances Andrade	826-5658		
Police	Carol Ristow	826-5417		
	Monica Ramirez	826-5868		
B. LE. 1999	Hung Pham	826-5529		
Public Utilities Administration	Rholonda Anderson	826-5506		
Administration		826-5789		
Administration	Laura Chapman			
Administration	Cathy Ference Alicia Alcaraz	826-5197 826-5725		
Administration	Marketta Thompson	826-5791		
Administration	Gayle Gehrmann	826-5392		
Customer Service	Kathleen Perkins	826-5584		
Field Services POE Bldg	Brenda Pinedo	826-5711		
Marketing Services	Michelle Stevens	826-5327		
Customer Relations	Michelle Stevens	826-5327		
UOC Electric Ops, Elec Field UOC Electric Ops, Elec Field	Cheryl Art Dina Seevers	351-4652 351-6351		
Electric Division	Kathleen Wates	826-5307		
Electric Division	Liz Espinoza	826-5662		
Electric Engineering	Mary Helen Montjoy	826-5421		
Power Resources	Kelley Sklarsky	351-6325		
UOC-Water Ops	Esther Alcala	351-6370		
UOC Water Field Forces	Christina Guzman	351-6369		
Water Engineering	Diane Tepper	826-5648		
Rerc – RTRP				
Rerc – RTRP	Toni Nickerson Rina Lacson	710-5000 826-5165		
Public Works				
Administration & Engineering	Marlene Defrese	826-5670		
Solid Waste & Streets	Marian Penunuri	351-6247		
Solid Waste & Streets	Coleen Weeks	351-6082 351-6000		
Sewer Plant Sewer Plant	Kristy Garcia Megan Garcia	351-6090 351-6186		
Sewei Flant	wiegan Garcia	331-0100		

The Human Resources Department in partnership with the Information Technology Department wants to thank you for the opportunity to bring you this new Open Enrollment Employee Online initiative. We hope that all the tools and resources we have set in place allow you to easily transition into this paperless process. We look forward to serving you, via telephone at 951-826-5808, via email at citybenefits@riversideca.gov, or in person. In addition, for your convenience you may contact your Department Representative for any questions pertaining to the Open Enrollment Employee Online system.

Thank you for your continued support.



"Serving you online ... so you don't have to wait in line"